

Table I.F.12.d Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.5%	14.1%	15.2%	15.0%	22.9%	35.2%	14.7%	30.0%
Industry group **								
Agric., fish., forest.	20.7% *	1.7% *	--	1.2% *	25.8% *	28.2% *	7.1% *	24.3% *
Mining and manufacturing	30.8%	15.5% *	11.0% *	11.3%	22.8%	43.4%	9.8%	34.0%
Construction	19.2%	8.0% *	12.6%	8.8%	17.9%	45.1%	10.4%	24.7%
Utilities and transp.	32.5%	33.1% *	19.8% *	12.0% *	22.5%	38.9%	19.6% *	33.9%
Wholesale trade	24.5%	21.0%	7.5% *	14.8%	21.0%	34.1%	13.0%	27.6%
Fin. svcs. and real estate	31.8%	6.3% *	19.9%	17.4%	32.8%	36.0%	12.2%	34.5%
Retail trade	18.3%	11.2% *	8.6% *	9.6%	15.6%	21.6%	9.5%	19.8%
Professional services	29.5%	14.4%	18.6%	18.7%	21.5%	38.2%	18.2%	31.8%
Other services	26.4%	18.3%	18.5%	18.9%	24.4%	31.6%	19.1%	28.0%
Ownership								
For profit, incorporated	25.7%	10.8%	15.0%	13.3%	20.6%	33.0%	13.7%	28.2%
For profit, unincorporated	26.7%	20.7%	11.5%	15.7%	23.6%	37.8%	15.5%	30.0%
Nonprofit	35.0%	20.6%	24.8%	22.4%	28.0%	42.7%	21.2%	36.4%
Age of firm								
Less than 5 years	20.1%	10.7%	17.0%	19.8%	23.6%	40.4% *	15.7%	24.2%
5-9 years	17.7%	12.5%	8.9% *	13.3% *	21.5%	38.8%	11.0%	22.9%
10-19 years	21.1%	11.9%	16.1%	15.7%	21.1%	39.3%	15.0%	24.4%
20 or more years	29.3%	17.1%	15.8%	14.5%	23.4%	35.0%	15.3%	31.0%
Multi/single status								
2 or more locations	32.0%	34.1%	15.6%	18.5%	23.4%	35.2%	16.7%	32.4%
1 location only	17.5%	13.8%	15.1%	14.0%	22.2%	37.6%	14.6%	20.3%
Percent full-time employees								
Less than 25%	21.6%	9.8% *	11.5% *	14.0% *	13.9%	28.0%	10.8%	23.8%
25-49 %	21.0%	14.5% *	20.5% *	7.9%	20.8%	26.6%	17.0%	21.7%
50-74 %	22.9%	12.4%	17.8%	21.6%	22.9%	24.8%	16.3%	24.1%
75% or more	28.5%	14.4%	14.8%	14.7%	23.2%	37.1%	14.5%	31.3%
Union presence								
No union employees	25.4%	13.7%	14.9%	14.7%	22.6%	34.0%	14.4%	28.2%
Has union employees	35.8%	21.8% *	22.4% *	19.1%	25.8%	38.1%	24.5%	36.2%
Percent low-wage employees								
50% or more low-wage	23.7%	23.2%	14.3%	16.3%	18.9%	28.1%	16.8%	24.5%
Less than 50% low-wage	28.0%	13.3%	15.2%	14.8%	23.6%	36.3%	14.5%	30.9%
Percent women employees								
Less than 25%	25.1%	13.7%	9.7%	10.6%	23.8%	40.9%	11.4%	30.2%
25-49 %	28.1%	13.2%	20.7%	15.0%	22.1%	33.6%	16.3%	29.7%
50-74 %	26.8%	13.9%	15.4%	20.8%	22.9%	30.8%	15.8%	28.3%
75% or more	30.4%	15.5%	20.0%	16.8%	22.5%	40.1%	18.6%	32.7%
Percent age 50 or older employees								
Less than 25%	24.0%	13.7%	15.0%	13.9%	21.9%	33.0%	14.5%	26.8%
25-49 %	30.5%	16.3%	16.4%	16.4%	24.4%	35.8%	16.1%	32.0%
50-74 %	25.1%	12.2%	13.7%	11.8%	20.4%	37.9%	12.9%	29.1%
75% or more	26.2%	14.8%	13.1% *	29.9% *	24.3%	40.1%	14.8%	35.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.12.d Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	1.38%	1.36%	1.01%	1.25%	0.87%	0.75%	0.66%
Industry group **								
Agric., fish., forest.	6.77% *	1.33% *	--	1.26% *	13.17% *	14.23% *	3.83% *	8.67% *
Mining and manufacturing	1.40%	6.10% *	3.50% *	2.02%	2.50%	2.05%	1.87%	1.57%
Construction	2.42%	2.89% *	3.54%	1.69%	4.16%	8.36%	1.84%	3.69%
Utilities and transp.	2.57%	16.46% *	8.42% *	4.07% *	5.48%	3.30%	6.04% *	2.77%
Wholesale trade	2.41%	5.67%	2.41% *	3.61%	3.63%	4.94%	2.43%	3.01%
Fin. svcs. and real estate	1.96%	2.18% *	5.37%	4.42%	5.55%	2.35%	2.21%	2.16%
Retail trade	1.41%	3.80% *	3.77% *	2.36%	2.61%	2.13%	2.19%	1.64%
Professional services	1.03%	2.12%	2.75%	2.13%	1.83%	1.55%	1.45%	1.19%
Other services	1.25%	3.73%	3.64%	2.85%	3.50%	1.63%	2.04%	1.45%
Ownership								
For profit, incorporated	0.64%	1.30%	1.61%	1.04%	1.35%	1.00%	0.87%	0.75%
For profit, unincorporated	1.47%	3.78%	2.32%	3.32%	3.20%	2.28%	1.84%	1.79%
Nonprofit	1.65%	5.30%	5.48%	3.00%	3.24%	2.25%	2.61%	1.78%
Age of firm								
Less than 5 years	2.39%	2.55%	3.75%	3.53%	5.76%	12.13% *	2.16%	4.17%
5-9 years	2.51%	3.08%	3.01% *	4.07% *	6.20%	7.08%	1.73%	4.11%
10-19 years	1.73%	2.55%	2.67%	2.59%	2.84%	6.20%	1.62%	2.48%
20 or more years	0.64%	2.38%	1.98%	1.13%	1.45%	0.89%	1.07%	0.71%
Multi/single status								
2 or more locations	0.73%	10.20%	3.54%	2.11%	1.56%	0.89%	2.39%	0.75%
1 location only	0.82%	1.38%	1.43%	1.15%	2.06%	5.43%	0.79%	1.41%
Percent full-time employees								
Less than 25%	1.84%	5.21% *	3.58% *	5.25% *	3.17%	2.56%	2.67%	2.09%
25-49 %	1.83%	5.60% *	7.09% *	1.86%	4.16%	3.09%	3.34%	2.09%
50-74 %	1.57%	2.87%	4.15%	4.76%	3.43%	2.27%	2.16%	1.82%
75% or more	0.64%	1.59%	1.49%	1.06%	1.41%	0.98%	0.84%	0.74%
Union presence								
No union employees	0.59%	1.39%	1.37%	1.03%	1.31%	0.99%	0.76%	0.72%
Has union employees	1.56%	8.84% *	8.36% *	5.00%	4.37%	1.74%	5.10%	1.60%
Percent low-wage employees								
50% or more low-wage	1.35%	6.52%	3.81%	3.75%	2.60%	1.93%	2.68%	1.48%
Less than 50% low-wage	0.62%	1.37%	1.43%	1.04%	1.39%	0.96%	0.79%	0.73%
Percent women employees								
Less than 25%	1.13%	2.47%	1.47%	1.08%	2.21%	2.36%	1.02%	1.49%
25-49 %	1.09%	3.17%	3.78%	2.03%	2.63%	1.50%	2.01%	1.22%
50-74 %	1.05%	2.84%	3.18%	2.86%	2.68%	1.39%	1.73%	1.17%
75% or more	1.34%	2.59%	3.25%	2.43%	2.52%	2.03%	1.72%	1.54%
Percent age 50 or older employees								
Less than 25%	0.85%	2.05%	2.05%	1.22%	1.80%	1.49%	1.12%	1.04%
25-49 %	0.89%	3.03%	2.38%	1.97%	2.11%	1.17%	1.40%	0.97%
50-74 %	1.42%	3.27%	3.03%	1.86%	2.41%	2.65%	1.77%	1.78%
75% or more	3.76%	3.26%	4.94% *	9.89% *	6.88%	9.03%	2.67%	6.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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